

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134  
37 CFR 1.116 Amendment & Request for Reconsideration of Advisory Action mailed on June 8, 2005

**AMENDMENT**

**IN THE CLAIMS:**

Pursuant to 37 CFR § 1.121(c)(1), below is a complete listing of all claims.

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[c01]-[c40] (canceled)

[c41] (currently amended) A method for monitoring a commercial transaction for a payer, comprising the steps of:

initiating the commercial transaction;

sending an authorization request to a processing center, wherein the authorization request comprises an amount of the commercial transaction;

receiving the authorization request, including an identification of the payer, in a computer in a processing center;

determining whether the payer is a subscriber of the commercial transaction monitoring service;

continuing processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and

if the payer is a subscriber to the commercial transaction monitoring service:

obtaining a notification address corresponding to the identification of the payer;

creating a notification message using the notification address, wherein the notification message comprises a help communications address for assistance with the commercial transaction and wherein the notification message further comprises at least one of a merchant name, a merchant address, the amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction;

sending the notification message to the notification address if the payer is a subscriber to the commercial monitoring service;

receiving a request to connect the payer with the help communications address for assistance with the financial transaction; and

initiating a communications connection among the payer and the help communications address.

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[c42]-[c55] (canceled)